

Information to identify the case:

Debtor 1	Daniel E. Evans	Social Security number or ITIN	xxx-xx-1127
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-21007-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel E. Evans

7/11/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daniel E. Evans
Debtor

Case No. 18-21007-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Jul 11, 2023

Form ID: 3180W

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2023:

Recip ID	Recipient Name and Address
db	+ Daniel E. Evans, 1024 Fells Church Road, Belle Vernon, PA 15012-4701
14793423	Peoples Natural Gas, PO Box 6766, Pittsburgh, PA 15212-0766
14793422	Peoples Natural Gas, P.O. Box 9035, Addison, TX 75001-9035
14793427	Westmoreland Regional Hospital, PO Box 1280, Oaks, PA 19456-1280

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 12 2023 04:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2023 00:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 12 2023 04:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2023 00:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Jul 12 2023 00:47:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14793416	+ EDI: TSYS2	Jul 12 2023 04:33:00	Barclaycard, PO Box 8802, Wilmington, DE 19899-8802
14793417	EDI: CITICORP.COM	Jul 12 2023 04:33:00	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
14793420	EDI: CITICORP.COM	Jul 12 2023 04:33:00	Citibank (Best Buy), PO Box 9001007, Louisville, KY 40290-1007
14793419	EDI: CITICORP.COM	Jul 12 2023 04:33:00	Citibank (Best Buy), PO Box 6497, Sioux Falls, SD 57117-6497
14796669	EDI: DISCOVER.COM	Jul 12 2023 04:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14850955	Email/PDF: resurgentbknofications@resurgent.com	Jul 12 2023 00:57:26	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Jul 11, 2023

Form ID: 3180W

Total Noticed: 18

14793424	Email/Text: Bankruptcy.Notices@pnc.com	29603-0587
	Jul 12 2023 00:47:00	PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429
14853080	Email/Text: Bankruptcy.Notices@pnc.com	
	Jul 12 2023 00:47:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14833697	EDI: PRA.COM	
	Jul 12 2023 04:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14809817	+ Email/Text: ebnpeoples@grblaw.com	
	Jul 12 2023 00:47:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14793426	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	
	Jul 12 2023 00:49:00	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank, N.A. as Trustee for the GSAMP Trust 200
14793418	*	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
14793425	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429
14853072	*	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14793421	##	Discover Financial Services, PO Box 742655, Cincinnati, OH 45274-2655

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank N.A. as Trustee for the GSAMP Trust 2007-H1, Mortgage Pass-Through Certificates, Series 2007-H1 bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Daniel E. Evans chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com
Denise Carlon	on behalf of Creditor U.S. Bank N.A. as Trustee for the GSAMP Trust 2007-H1, Mortgage Pass-Through Certificates, Series 2007-H1 dcarlon@kmlawgroup.com
Maria Miksich	on behalf of Creditor U.S. Bank N.A. as Trustee for the GSAMP Trust 2007-H1, Mortgage Pass-Through Certificates, Series

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Jul 11, 2023

Form ID: 3180W

Total Noticed: 18

2007-H1 mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7